



HAZU

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

Frank S. Saavedra-Lim

Serial No.: 09/475,950

Filed: December 31, 1999

Confirmation No.: 7103

) Date: July 29, 2003

) Attorney Docket No.: E-833

) Customer No.: 00919

) Group Art Unit: 3627

) Examiner: Gerald J. O'Connor

Title: **METHOD AND SYSTEM OF UPGRADING THIRD PARTY
FUNCTIONALITY IN AN ELECTRONIC FRAUD MANAGEMENT
SYSTEM**

LETTER

Mail Stop Appeal Brief - Patents
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with a telephone conversation of July 25, 2003, between Appellant's undersigned attorney and the Examiner, Appellant is enclosing seventeen (17) sheets of formal drawings for the above referenced patent application. The Examiner agreed that the submission of formal drawings will remove the rejection under 37 CFR §1.83(a).

Respectfully submitted,

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Intellectual Property and
Technology Law Department
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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

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on July 29, 2003
Date of Deposit

Esther A. Lapin
Name of Rep.

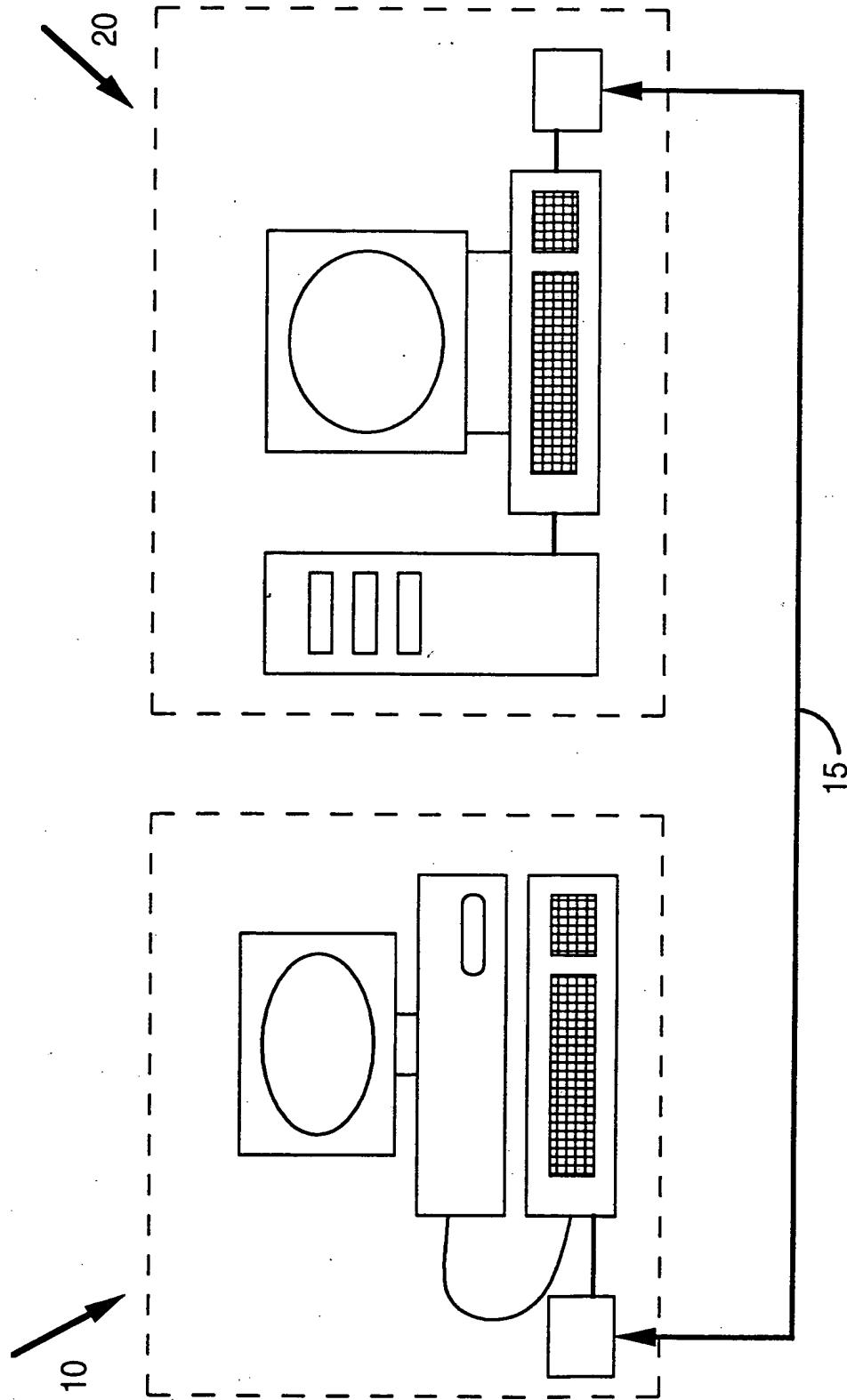
Esther A. Lapin
Signature

July 29, 2003
Date



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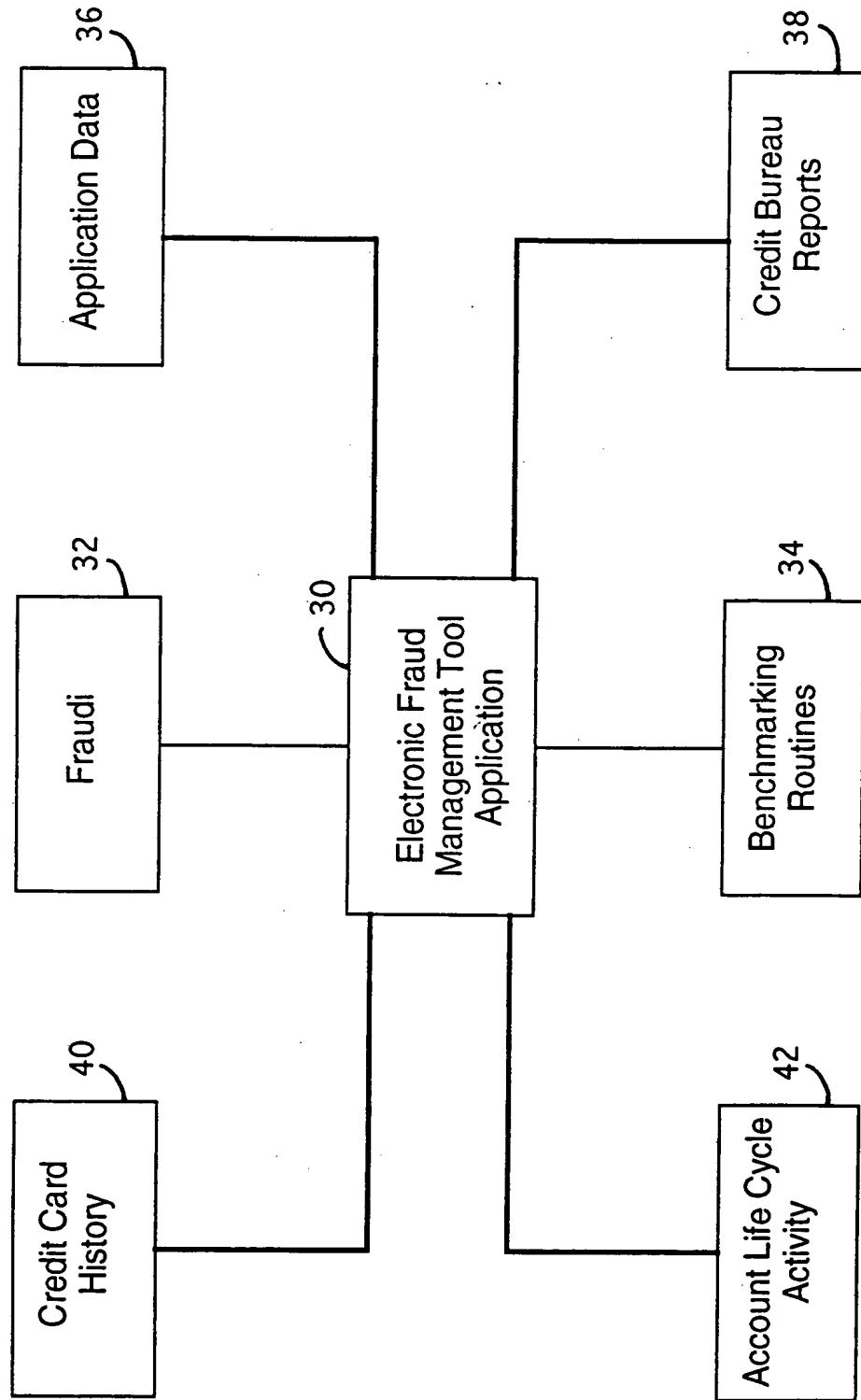
FIG. 1A





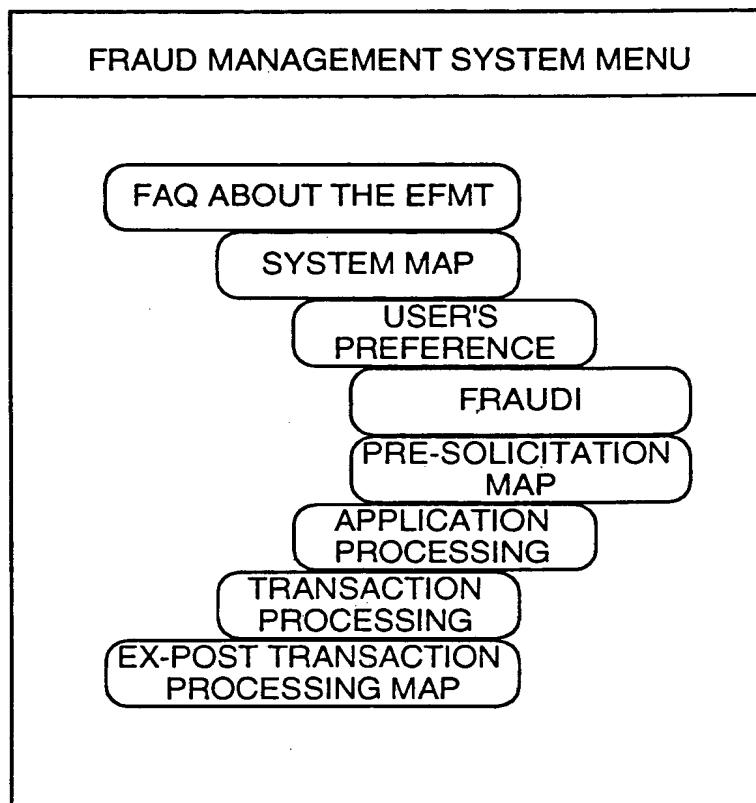
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FIG. 1B





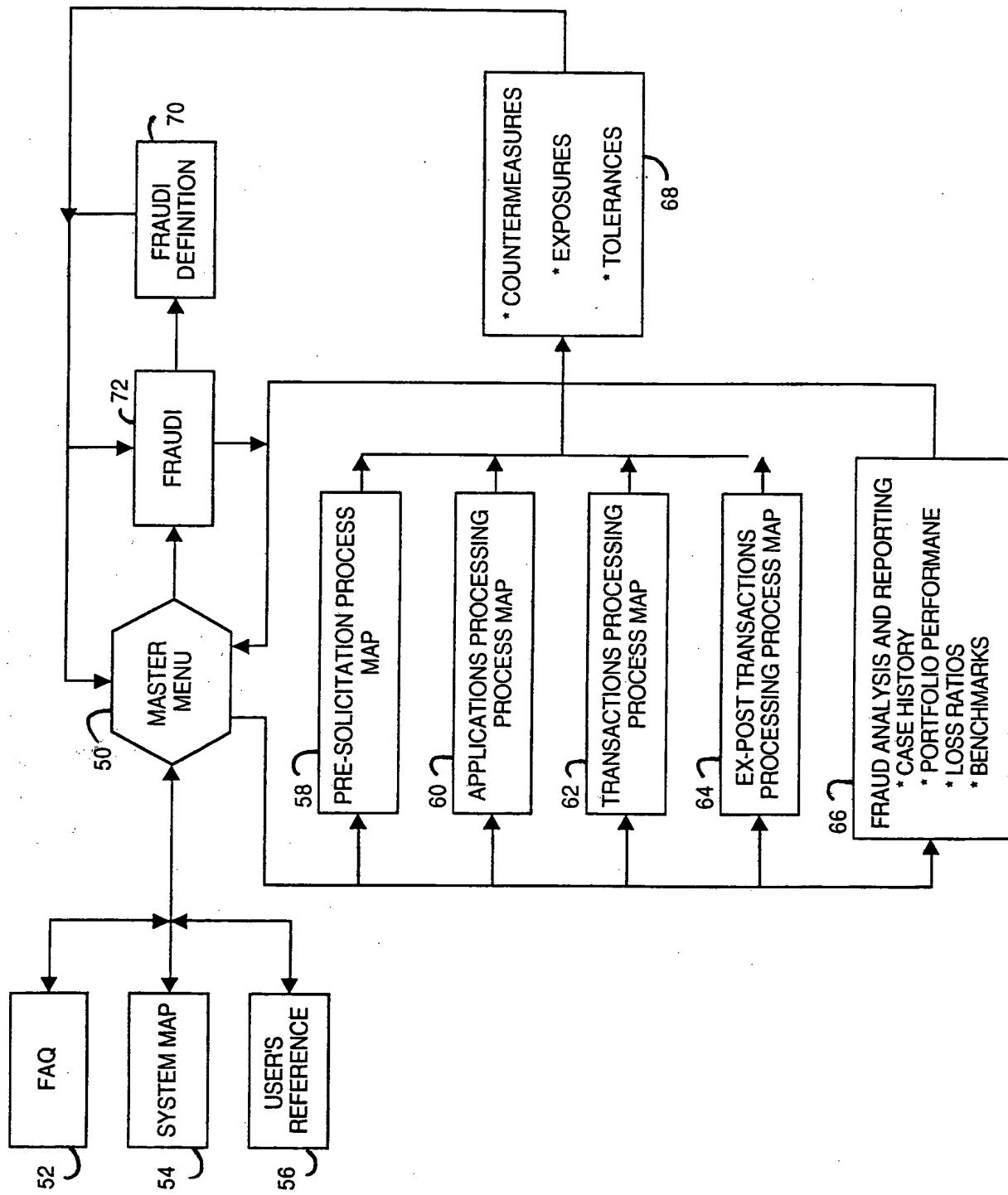
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FIG. 2A



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FIG. 2B





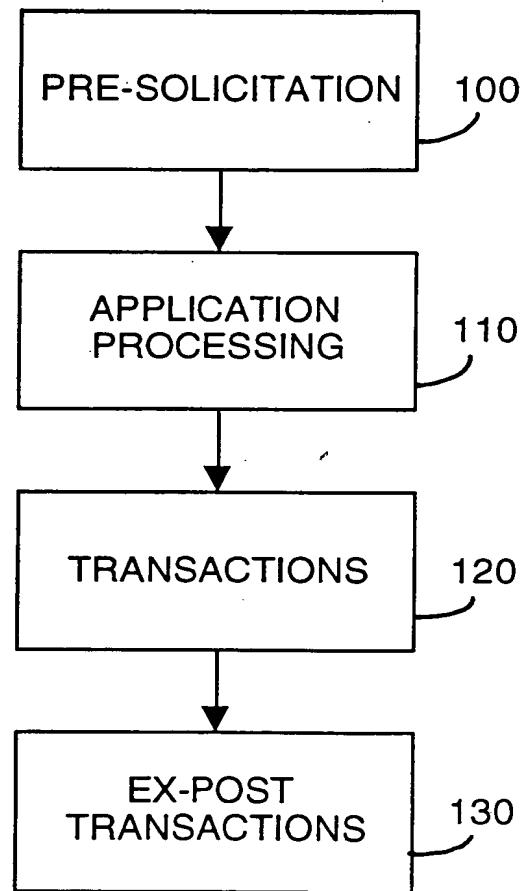
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FIG. 3

F1	Account Closure - Fraudulent Reinstatement Of Account	Account Takeover
F2	Account Disputes And Chargebacks	Other
F3	Account Information Changes In Writing - Address	Account Takeover
F4	Account Information Changes Via Telephone - Adding Cardholder	Account Takeover
F5	Account Information Changes Via Telephone - Address	Account Takeover
F6	Account Information Changes Via Telephone - Business Name	Account Takeover
F7	Account Information Changes Via Telephone - Abuse of Closed Account	Account Takeover
F8	Account Information Changes Via Telephone - Cash Access Employee Accts.	Other
F9	Account Information Changes Via Telephone - Changing PINs	Lost
F10	Account Information Changes Via Telephone - Credit Limit Increase	Account Takeover
F11	Account Information Changes Via Telephone - Disputed Statement	Other
F12	Account Information Changes Via Telephone - Name	Account Takeover
F13	Account Information Changes Via Telephone - Social Security Number	Account Takeover
F14	Account Number - Fraudulent Use Via Telephone	Mail/Phone Order
F15	Account Takeovers/Fraudulently Created Accounts	Account Takeover
F16	Accounts - Live And Fraudulent - Detection	Fraudulent Applic.
F17	Application - Fraudulent Card Applications - PreScreening	Fraudulent Applic.
F18	Application Processing - Access To Account Documentation (paper files)	Account Takeover
F19	Cardholder - Fraudulent Report Of Stolen Card	Account Takeover
F20	Cardholder - Skip Accounts	Fraudulent Applic.
F21	Floating - Balance Floating Between Several Accounts And Paid With Credit	Other
F22	Internal - Collusion Between Card Ctr. Rep & Perpetrator	Other
F23	Internal - Fee Collections And Funds Disbursements To Other Banks	Account Takeover
F24	Issuing Card - Card Activation	NRI
F25	Merchant - Purchase And Cash Advances On Single Ticket	Other
F26	Plastic - Additional Card Request	NRI
F27	Plastic Status - Card Intercepted In Mail	NRI
F28	Plastic Status - Counterfeits	Counterfeit
F29	Plastic Status - Lost	Lost
F30	Plastic Status - Reissuing A Card	NRI
F31	Plastic Status - Stolen	Stolen
F32	Transactions - ATM Cash Advances	Lost
F33	Transactions - Automatic Billing	Other
F34	Transactions - Fraudulent Activity/Behavior	Lost
F35	Transactions - International	Other
F36	Transactions - Internet Purchases	Mail/Phone Order
F37	Transactions - Misuse Of Card By Employee	Other
F38	Transactions - Live Purchases	Lost
F39	Transactions - Payments To Account	Other
F40	Transactions - Telephone Purchases	Mail/Phone Order



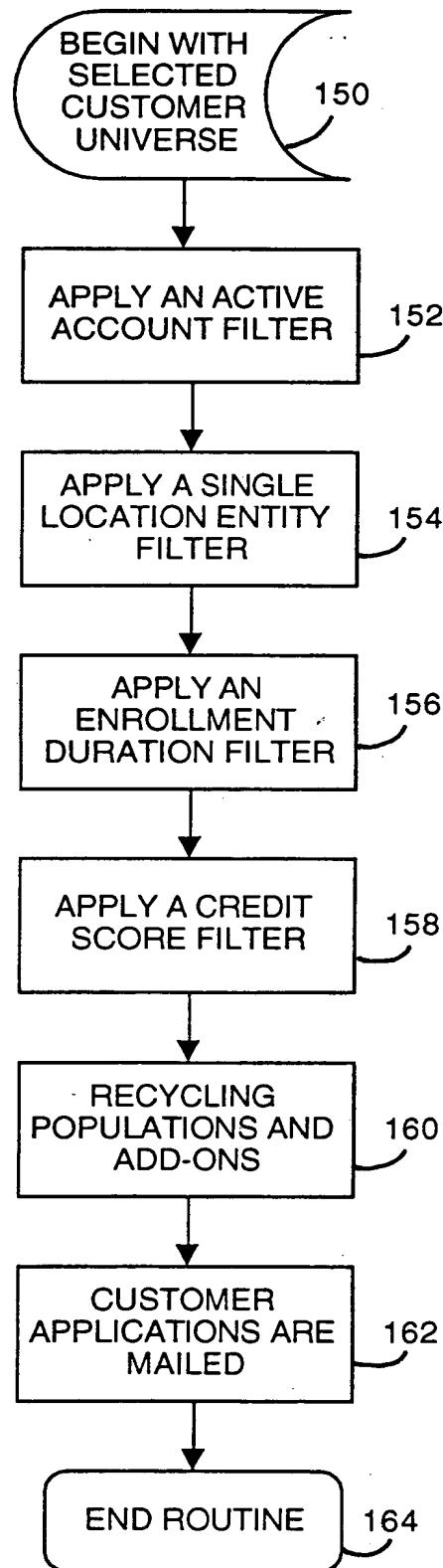
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FIG. 4



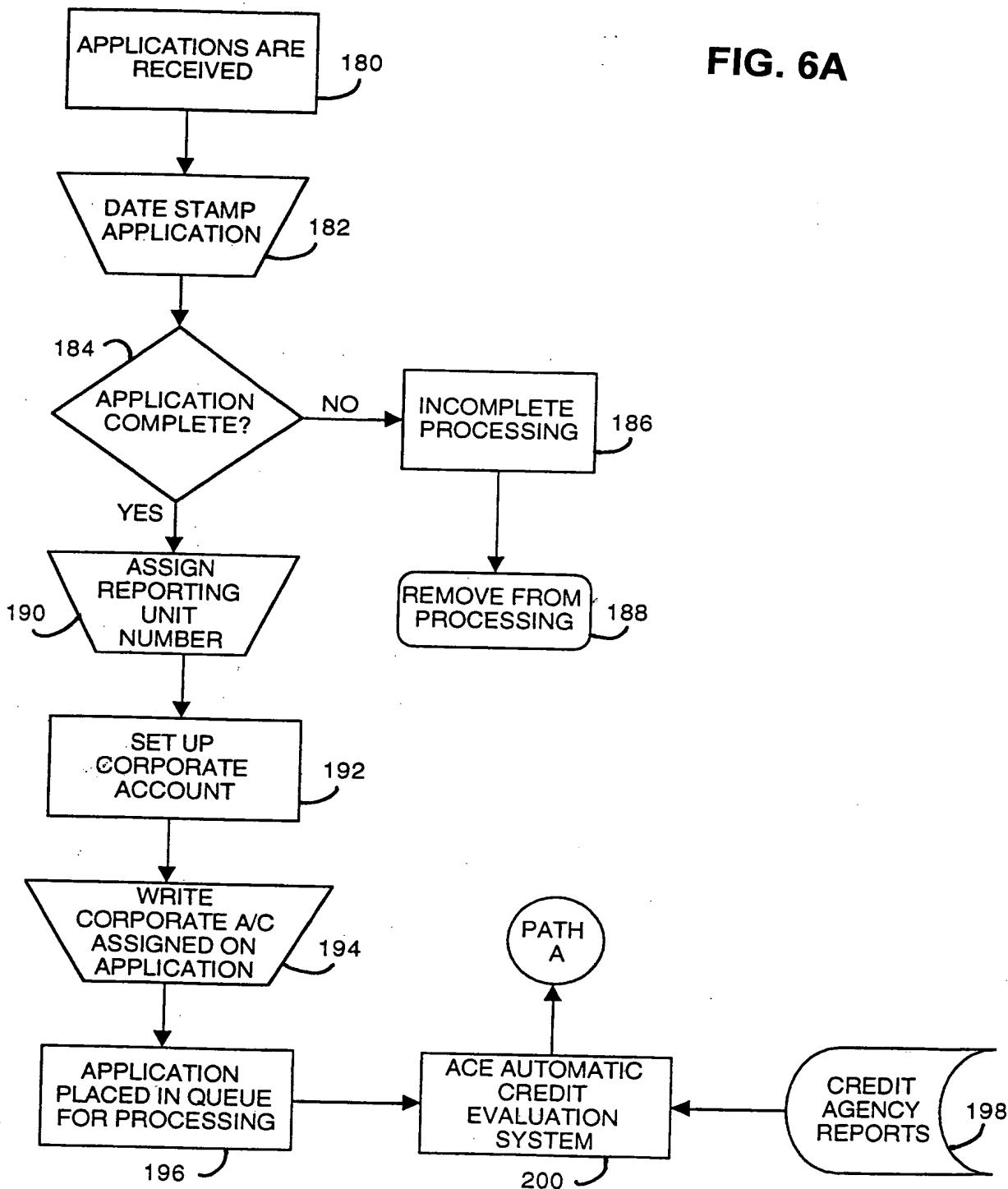
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FIG. 5





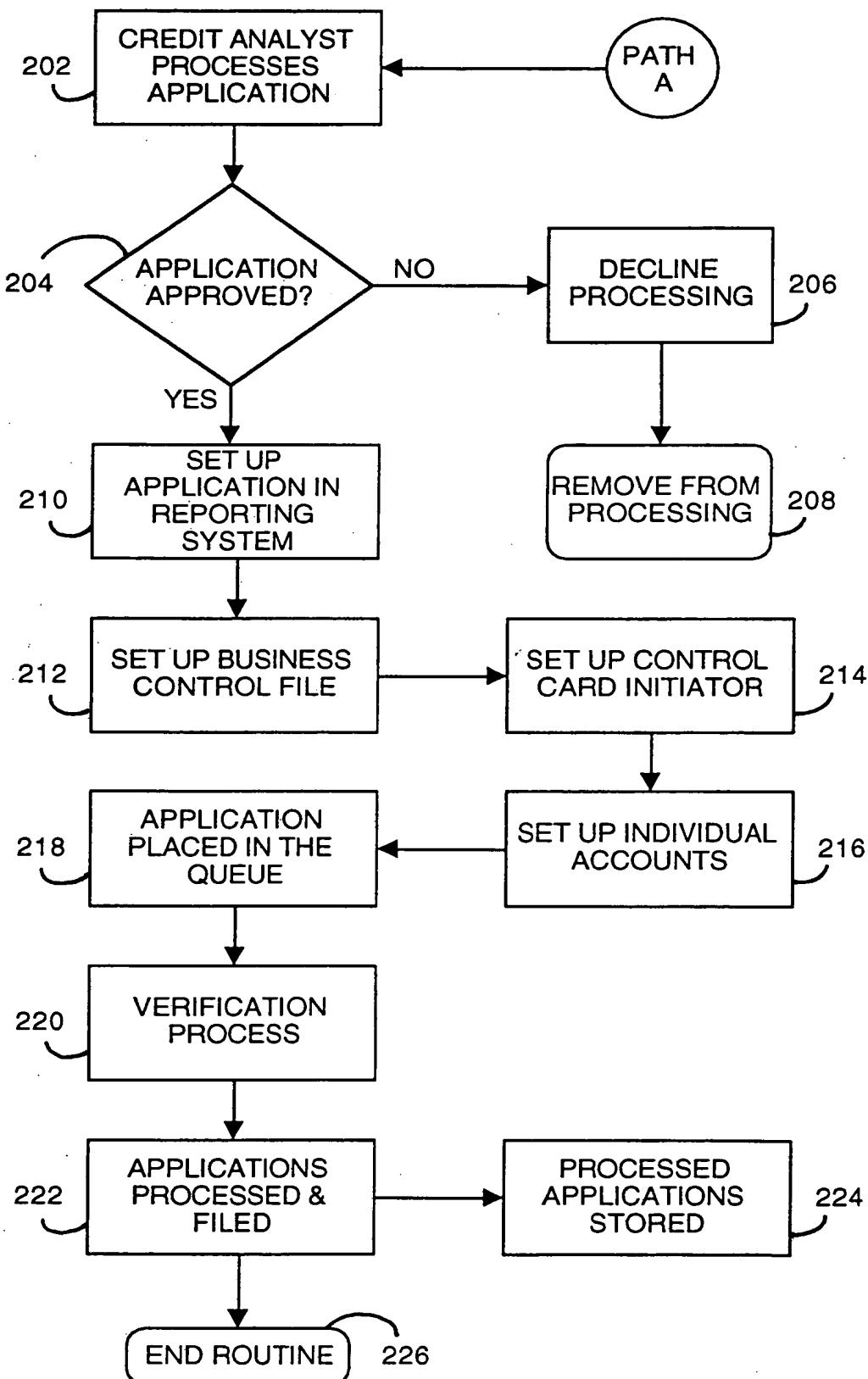
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FIG. 6A



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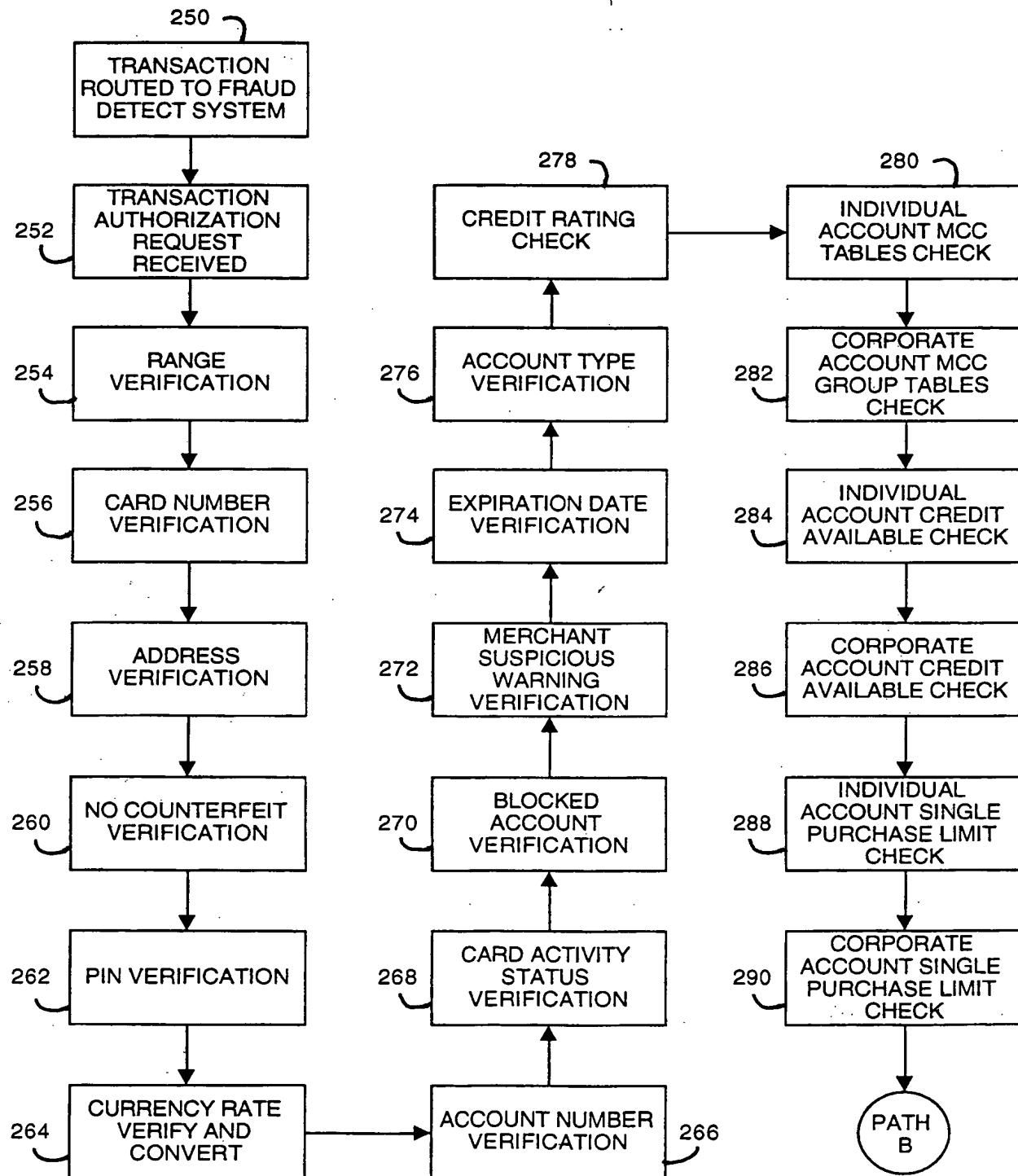
FIG. 6B





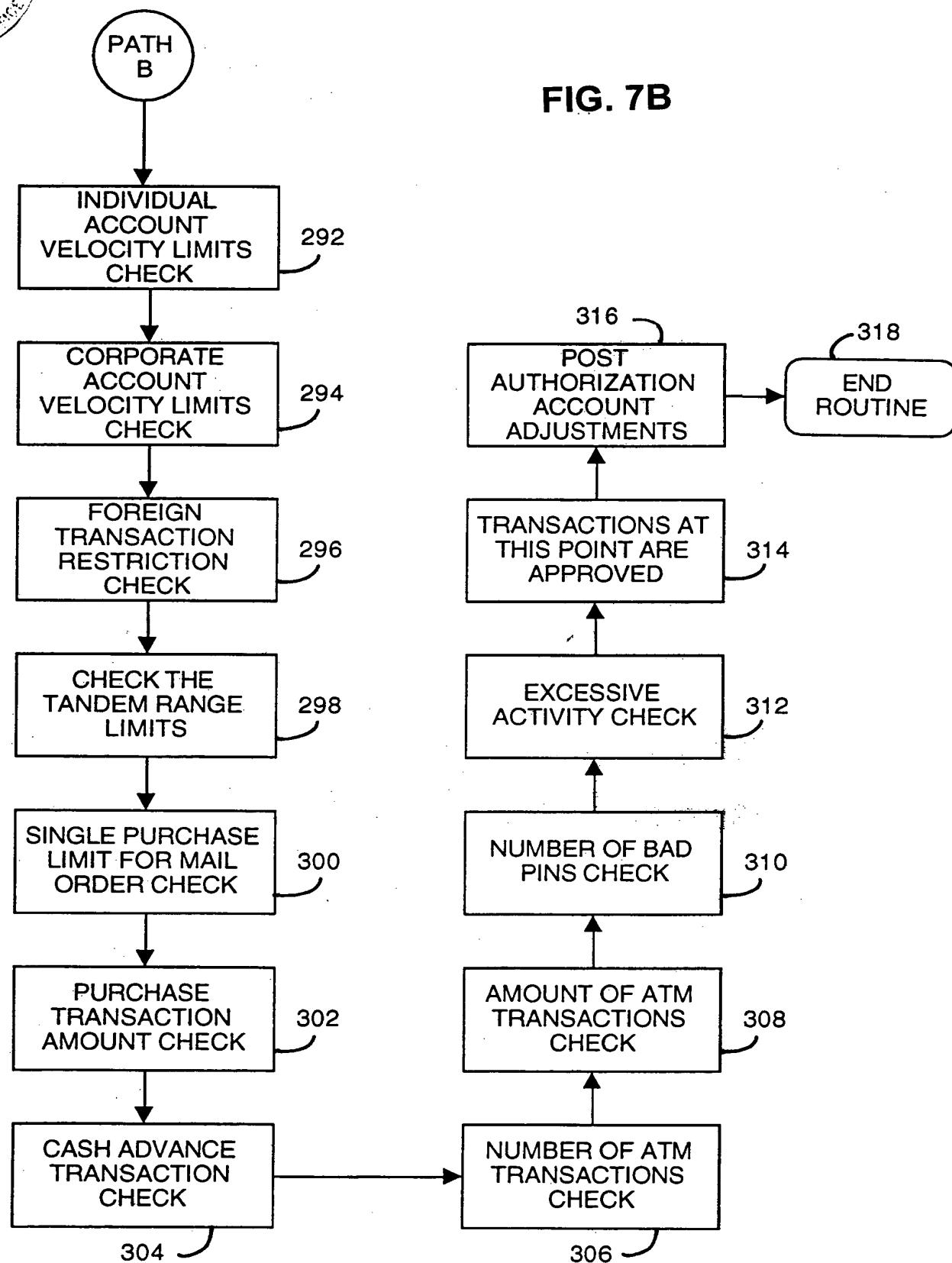
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FIG. 7A





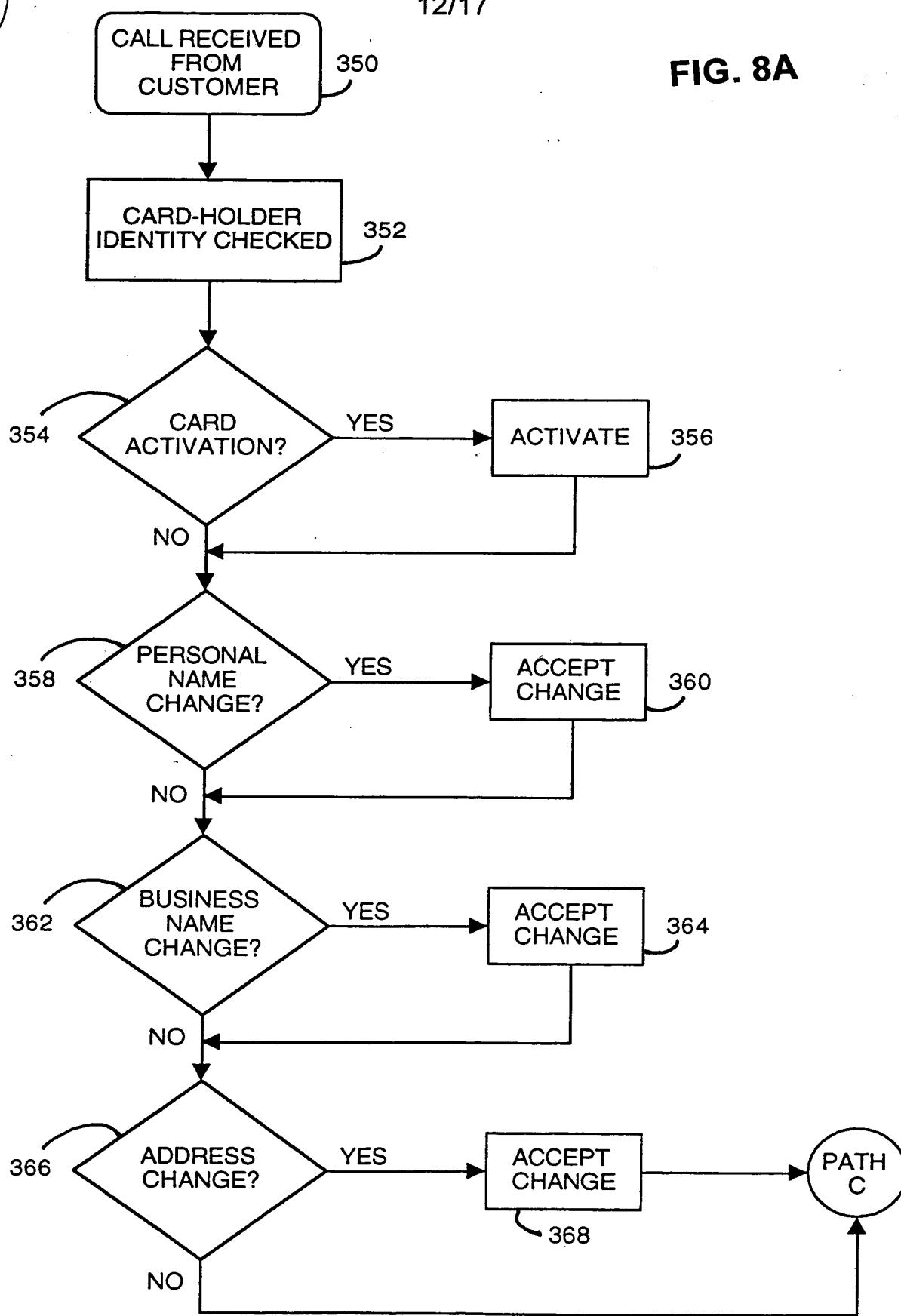
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FIG. 7B



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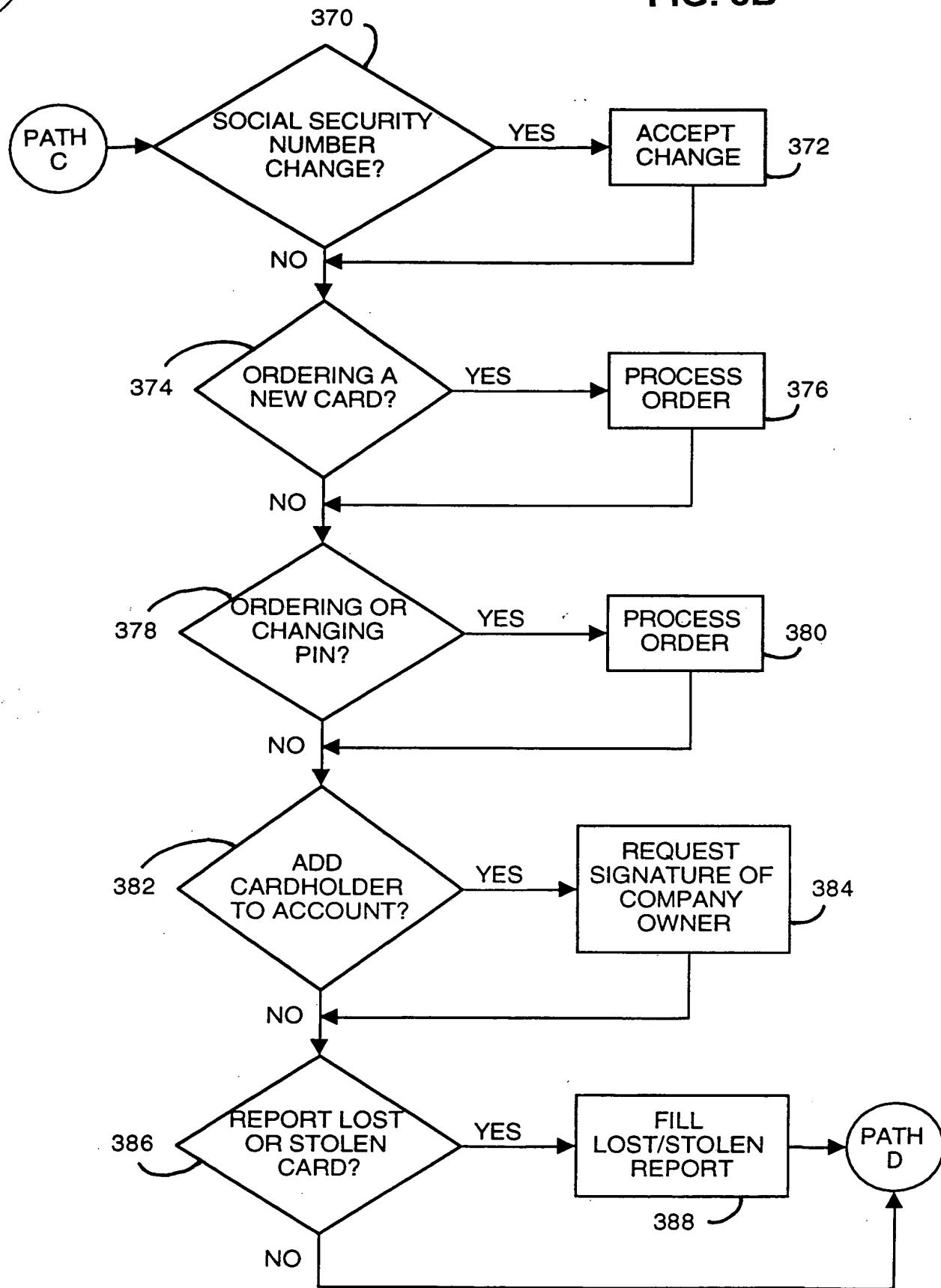
FIG. 8A





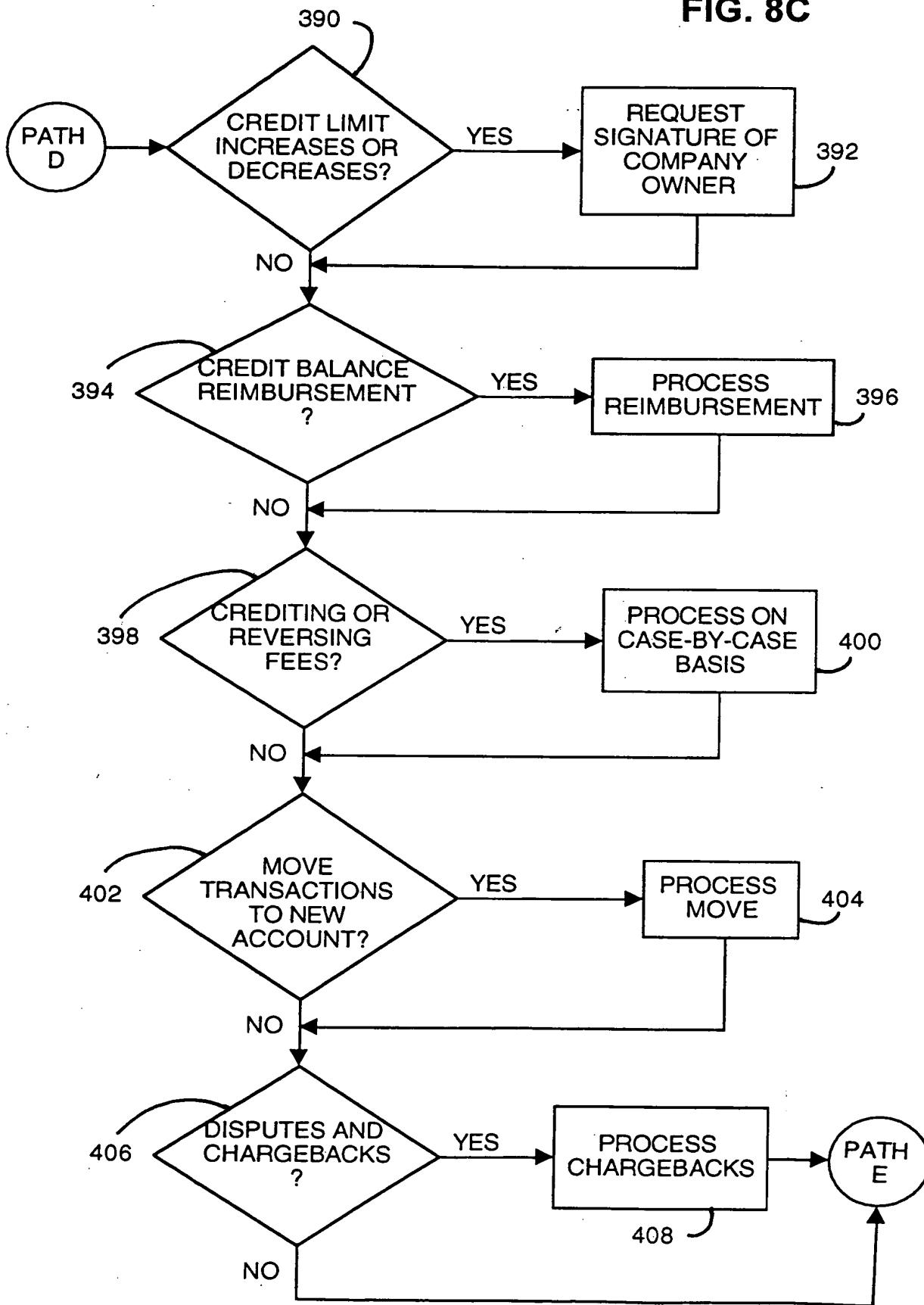
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FIG. 8B



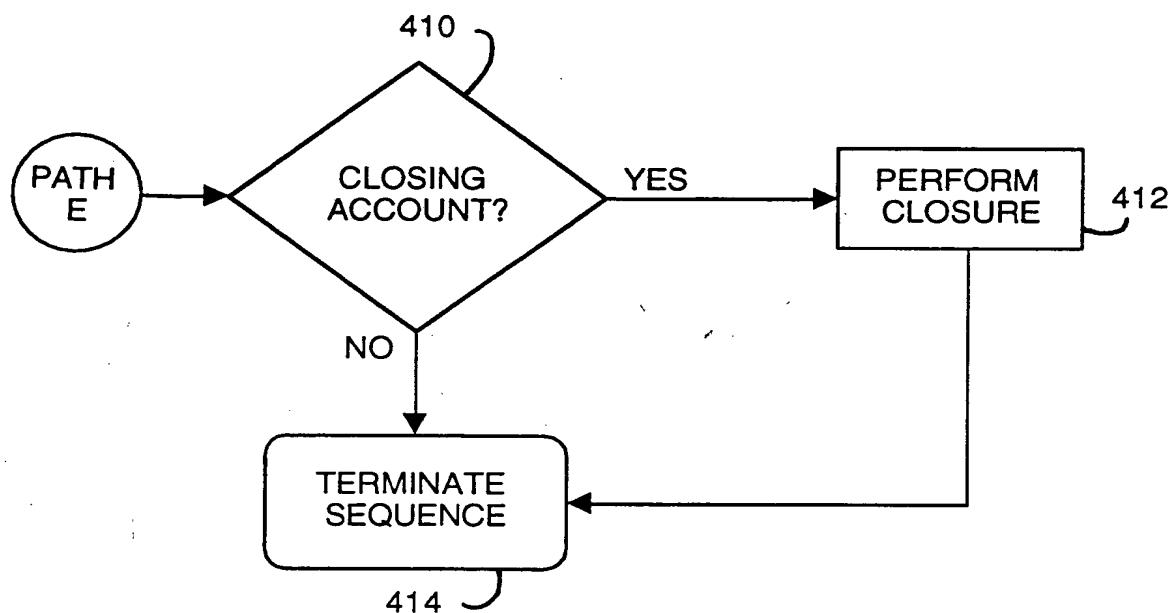


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FIG. 8C



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FIG. 8D



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Fraud Loss Ratios

Enter Month & Year
mmm-yyyy

		Actual	Target
$Flo = \frac{\text{Fraud Losses}}{\text{Outstanding}}$	<i>Flo measures fraud losses as a function of total outstandings. The total outstandings is interpreted as a general measure of the portfolio maturity. This is used for benchmarking total fraud.</i>	0.00%	0.00%
$Flv = \frac{\text{Fraud Losses}}{\text{Volume}}$	<i>Flv measures fraud losses as a function of volume of total sales. The total sales number is interpreted as an index of transaction activity. This is used for benchmarking transaction fraud.</i>	0.00%	0.00%
$Flc = \frac{\text{Fraud Losses}}{\text{Total Charge-Offs}}$	<i>Flc is an indicator of the contribution fraud losses make to total charge-offs.</i>	0.00%	0.00%
$Le = \frac{\sum(\text{Fraudulent Credits} - \text{Fraudulent Losses})}{\text{Fraudulent Credits}}$		0.00%	0.00%
$Flp = \text{Fraudulent Credits} - \text{Fraudulent Losses}$		0.00%	0.00%

FIG. 9

**FIG.10**

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